

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Andrea S. Zerbini**  
*Debtor(s)*

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Case No. 14-22395-JAD  
Chapter: 13

Related to Dkt. No. 128

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 24th of January, 2018*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrea S. Zerbin  
DebtorCase No. 14-22395-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: 309Page 1 of 3  
Total Noticed: 68

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db Andrea S. Zerbin, 5 Cross Street, Crafton, PA 15205-2709  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

sp +Mark G. Moynihan, 112 Washington Place, Suite 1-N, Pittsburgh, PA 15219-3424  
13870348 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13870352 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394  
13907368 +Borough of Crafton, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870353 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13907369 +Borough of Crafton/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870363 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept, Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
13870366 +Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076  
13870369 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13870370 +Equitable Gas Company, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860

13870376 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379)

13870377 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13870378 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870386 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
13893427 +PNC Bank, National Association, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13893426 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13870385 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
13870388 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709  
13870392 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410  
13870393 #Tate & Kirilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
14144379 Verizon, PO Box 5156, Tampa, FL 33675-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@cavps.com Jan 25 2018 03:05:03 Cavalry Portfolio Services, 500 Summit Lake Dr., Suite #400, Valhalla, NY 10595-2322

13899603 +E-mail/Text: bncmail@w-legal.com Jan 25 2018 03:04:55 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13870349 EDI: ARSN.COM Jan 25 2018 02:48:00 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023

13938174 +EDI: CINGMIDLAND.COM Jan 25 2018 02:48:00 AT&T, 1801 Valley View Ln, Dallax, TX 75234-8906

13870350 +EDI: CINGMIDLAND.COM Jan 25 2018 02:48:00 AT&T, c/o Midland Bankruptcy, 5407 Andrews Highway, Midland, TX 79706-2851

13870351 +EDI: CINGMIDLAND.COM Jan 25 2018 02:48:00 AT&T Mobility, AT&T Services, Inc., One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694

13881034 +EDI: CINGMIDLAND.COM Jan 25 2018 02:48:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavnagaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

13899560 EDI: AIS.COM Jan 25 2018 02:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

13870354 +E-mail/Text: notices@burt-law.com Jan 25 2018 03:05:27 Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

13870355 +EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

13870356 EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285

13870357 +EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001

13870358 +E-mail/Text: bankruptcy@cavps.com Jan 25 2018 03:05:03 Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

13871332 +E-mail/Text: bankruptcy@cavps.com Jan 25 2018 03:05:03 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13870359 +E-mail/Text: compliance@chaserec.com Jan 25 2018 03:05:26 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503

13870360 EDI: CITICORP.COM Jan 25 2018 02:48:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241

13870361 +EDI: CCUSA.COM Jan 25 2018 02:48:00 Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158

13870362 +EDI: CCUSA.COM Jan 25 2018 02:48:00 Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209

13870364 E-mail/Text: electronicbkydocs@nelnet.net Jan 25 2018 03:04:53 Dept of Ed/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

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Form ID: 309

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13870365 +EDI: DCI.COM Jan 25 2018 02:48:00 Diversified Consultants, Inc., PO Box 551268,  
Jacksonville, FL 32255-1268  
13870367 +E-mail/Text: kburkley@bernsteinlaw.com Jan 25 2018 03:05:19 Duquesne Light Company,  
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),  
Pittsburgh, PA 15219-1942  
13870368 +E-mail/Text: bknotice@erccollections.com Jan 25 2018 03:04:53  
Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
13870371 +EDI: RMSC.COM Jan 25 2018 02:48:00 GE Capital/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
13870372 EDI: RMSC.COM Jan 25 2018 02:48:00 GECCRB/JC Penneys, PO Box 965007,  
Orlando, FL 32896-5007  
13870373 EDI: HFC.COM Jan 25 2018 02:48:00 HSBC Bank Nevada N.A., P.O. Box 5253,  
Carol Stream, IL 60197-5253  
13870374 +EDI: IIC9.COM Jan 25 2018 02:48:00 I.C. Systems Inc, P.O. Box 64378,  
St. Paul, MN 55164-0378  
13870375 EDI: IIC9.COM Jan 25 2018 02:48:00 I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794,  
Saint Paul, MN 55164-0794  
13937304 EDI: JEFFERSONCAP.COM Jan 25 2018 02:48:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
13870379 +EDI: LTDFINANCIAL.COM Jan 25 2018 02:48:00 LTD Financial Services, L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13870380 +EDI: MID8.COM Jan 25 2018 02:48:00 Midland Funding LLC, 8875 Aero Drive Suite 200,  
San Diego, CA 92123-2255  
13870382 +E-mail/Text: egssupportservices@alorica.com Jan 25 2018 03:04:55  
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13870381 EDI: NESF.COM Jan 25 2018 02:48:00 National Enterprise Systems, 29125 Solon Road,  
Solon, OH 44139-3442  
13870383 E-mail/Text: electronicbkydocs@nelnet.net Jan 25 2018 03:04:53 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561  
13870387 EDI: PRA.COM Jan 25 2018 02:48:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy,  
120 Corporate Boulevard, Norfolk, VA 23502  
13918377 EDI: PRA.COM Jan 25 2018 02:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13870384 E-mail/Text: csc.bankruptcy@amwater.com Jan 25 2018 03:05:25 Pennsylvania American Water,  
PO Box 578, Alton, IL 62002-0578  
13888351 EDI: Q3G.COM Jan 25 2018 02:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13891143 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 25 2018 03:09:24 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
13870391 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 25 2018 03:09:24 Regional Acceptance Corporation,  
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105  
13870390 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 25 2018 03:09:24 Regional Acceptance Corporation,  
PO Box 830913, Birmingham, AL 35283-0913  
13870389 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 25 2018 03:09:24 Regional Acceptance Corporation,  
266 Beacon Drive, Winterville, NC 28590-7924  
13881219 +E-mail/Text: electronicbkydocs@nelnet.net Jan 25 2018 03:04:53 US Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
13870395 +EDI: VERIZONEAST.COM Jan 25 2018 02:49:00 Verizon, 500 Technology Drive, Suite 550,  
Weldon Spring, MO 63304-2225  
13870394 +EDI: VERIZON.COM Jan 25 2018 02:48:00 Verizon, PO Box 33078,  
Saint Petersburg, FL 33733-8078  
13870396 +EDI: VERIZONWIRE.COM Jan 25 2018 02:48:00 Verizon Wireless Bankruptcy, PO Box 3397,  
Bloomington, IL 61702-3397

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Crafton  
cr Carlynton School District  
cr PNC BANK, NATIONAL ASSOCIATION  
13891291\* Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
13870397 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbini mark@moynihanlaw.net,  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8